

Lesson 10. Safe Online Shopping

Lesson Purpose

To focus on basic precautions for protecting privacy and preventing fraud while shopping online.

Learning Objectives

Participants will be able to:

- Describe precautions to be taken when shopping online.
- Identify steps for filing a complaint about online shopping.
- Identify resources for learning more about conducting business online.

Materials

Presentation: Safe Online Shopping

Handout(s): *"A Checklist for Safer Cybershopping"*

Supplement: *"Getting Cybersavvy"* guide. Download at www.cybersavvy.org/
"Shopping Safely Online", www.bbb.org/library/shonline.asp
"General Merchandise Shopping." Download from National Consumer League, at www.fraud.org/tips/internet/merchandise.htm
"Practical Privacy Tools," at www.epic.org/privacy/tools.html
Display print samples of security information from Web pages.

Related Resources

National Crime Prevention Council, www.ncpc.org

Internet Fraud Complaint Center, www1.ifccfbi.gov/cf1.asp

National Fraud Information Center, www.fraud.org or (800)-876-7060

Better Business Bureau, www.bbb.org

Electronic Privacy Information Center (EPIC), www.epic.org

Lesson Plan

Time	Main Points	Slide
Introduction		
5 min.	The Internet brings a vast array of merchandise to our desktops anytime, day or night. But is it safe to buy online? What can you do to make sure your money and privacy are protected? Here are some simple steps that can improve your online shopping experience.	1 – 2
	Briefly describe an example of online fraud.	
	Today, we will look at some precautions you can take when shopping online, review steps for filing a complaint and describe resources for learning more about conducting business online.	2

Time	Main Points	Slide
	Distribute handout: <i>"A Checklist for Safer Cybershopping"</i>	
Presentation		
8 min.	A Checklist for Shopping Online Check the Site's Security <ul style="list-style-type: none"> Do business only with companies that use secure server technology. This works with your Web browser to scramble personal information, such as your credit card or Social Security numbers, as they are transmitted over the Internet. Always check for this before entering your information, and don't buy online if the site isn't secure. 	3
	Investigate the Seller <ul style="list-style-type: none"> Anyone can set up shop online, so it is a good practice to investigate the online seller before you make a purchase. Does the Web site provide the name, physical address and telephone number of the business? Are you familiar with the seller's merchandise or services, or can you tell exactly what you're getting based on the Web site's description or pictures? Do you understand all costs (including price, shipping and taxes), delivery time, warranty information and the return policy? Do you know what to do if you have problems with your purchase? 	4
	Read the Site's Privacy Policy <ul style="list-style-type: none"> Be sure you understand how the seller may use your personal information. Many online stores will sell information about you to other companies. Some companies will let you choose whether or not the company shares your information with others (you may be able to "opt out" before it is passed along to others). If you don't like the privacy policy, don't deal with that seller. 	5
2 min.	Choose Your Password Carefully <ul style="list-style-type: none"> If you use a password to log onto your computer, choose a different one to make a purchase. Also, use an unpredictable combination of numbers, letters and symbols. Do not give your password to anyone who contacts you, including people who claim to be employees of online services or stores. 	6

Time	Main Points	Slide
3 min.	Pay by Credit Card <ul style="list-style-type: none"> ▪ Paying by credit card is the safest way to pay. If you have a problem with your purchase, you may be able to withhold payment while your credit card company investigates the problem. ▪ Also, if a thief has used your credit card, you usually are responsible for only the first \$50 in charges. For additional security, ask your credit card company about getting a "single-use" credit card number that allows you to buy online using a temporary card number. 	7
2 min.	Keep a Record <ul style="list-style-type: none"> ▪ Be sure to print and file a copy of your order and confirmation numbers in case there is a problem with your purchase. Keep a written record of the shipping and handling costs as well as the purchase price of the item(s). ▪ Online businesses must deliver merchandise within 30 days of purchase or notify you if there will be a delay. 	8
5 min.	Where to File a Complaint <i>(See handout for details)</i> The following Web sites have information on government agencies and private organizations that you can contact to complain about an online merchant: <ul style="list-style-type: none"> ▪ The Consumer Action Web site ▪ Federal Trade Commission ▪ Internet Fraud Complaint Center ▪ National Fraud Information Center 	9
	Also, <ul style="list-style-type: none"> ▪ "Getting Cybersavvy" guide ▪ Better Business Bureau, "Shopping Safely Online" ▪ Federal Trade Commission's Online Guides ▪ National Consumers League's Internet Tips 	9
2 min.	Summarizing <ul style="list-style-type: none"> ▪ Check for secure sites. ▪ Know the company's policies. ▪ Choose secure passwords. ▪ Pay by credit card. 	10
Practice/feedback		
10 min.	Ask participants to choose a partner and to jointly complete the Checklist for "Safer Cybershopping" (handout), discussing each strategy.	11

Time	Main Points	Slide
	<p>Give participants 6 to 8 minutes to complete this review. The instructor should circulate among participants during this time. Conclude the activity by asking 2 or 3 volunteer participants to share what they learned from the review. The instructor should reinforce prevention strategies and key learning points.</p>	
Evaluation		
10 min.	<p>Set-up</p> <p>“We have a few minutes for questions and additional discussion. While we’re doing that, we have a brief evaluation form we’d like for you to complete and leave with us. Your name is not required, but your feedback is very important. It will help us improve our presentation and program.”</p> <p>Distribute evaluation forms and ask for questions or additional comments on what has been presented.</p> <p>Promote group discussion by encouraging audience members to help respond to questions. Use questions as an opportunity to clarify and reinforce key learning objectives.</p> <p>Wrap-up</p> <ul style="list-style-type: none"> ▪ Thank the audience for their attention and participation. ▪ Express appreciation to the sponsoring organization (if applicable) for the opportunity to speak. ▪ Remind them to leave evaluation forms. 	12

P&R

10. Safe Online Shopping

Please tell us what you think about this lesson by circling the numbers that most closely reflect your opinions.

After this lesson . . .	Strongly Disagree	Disagree	Agree	Strongly Agree
a) I am better able to evaluate an online merchant's security and privacy policies.	1	2	3	4
b) I know more precautions to take when shopping online.	1	2	3	4
c) I know more about safely making purchases online.	1	2	3	4
d) I know more about how to file a complaint about online shopping.	1	2	3	4
About this lesson . . .				
e) The information presented was valuable.	1	2	3	4
f) The lesson was presented in a clear and understandable manner.	1	2	3	4
g) Lesson activities and discussion were helpful.	1	2	3	4
h) I would recommend this lesson to others.	1	2	3	4

What was the most valuable thing you learned?

Please give one example of how you plan to use the information presented in this lesson.

How could this lesson be improved?

